

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-34351-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Terwilliger  
89 Harmony Road  
Mickleton, NJ 08056

Social Security No.:  
xxx-xx-5785

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/11/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: April 11, 2019

JAN: bc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen Terwilliger  
 Debtor

Case No. 18-34351-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db  
 517922452 +Stephen Terwilliger, 89 Harmony Road, Mickleton, NJ 08056-1260  
 +Ditech Financial LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517917482 +PORTFOLIO RECOVERY Assoc (Synchrony Bank), 120 CORPORATE BLVD STE 100,  
 Norfolk, VA 23502-4952  
 517917485 TD Bank USA/ Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450,  
 Minneapolis, MN 55445-4301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2019 00:10:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2019 00:09:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518027756 EDI: RESURGENT.COM Apr 12 2019 03:28:00 CACH, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517944322 EDI: CAPITALONE.COM Apr 12 2019 03:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517917477 +EDI: CAPITALONE.COM Apr 12 2019 03:28:00 Capital One Bank USA NA, attn : Bankruptcy,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 517981821 EDI: BL-BECKET.COM Apr 12 2019 03:28:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517917478 +EDI: CHASE.COM Apr 12 2019 03:28:00 Chase Card, 201 N. Walnut St, DE1-1027,  
 Wilmington, DE 19801-2901  
 517917479 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 12 2019 00:09:25 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 518039584 E-mail/Text: bankruptcy.bnc@ditech.com Apr 12 2019 00:09:25 Ditech Financial LLC,  
 PO Box 6154, Rapid City SD 57709-6154  
 517917476 EDI: IRS.COM Apr 12 2019 03:28:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517917480 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Apr 12 2019 00:11:09  
 JH Portfolio Debt Equities LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
 517917481 EDI: CBSKOHL.S.COM Apr 12 2019 03:28:00 Kohls/Capital One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 517917481 E-mail/Text: bncnotices@becket-lee.com Apr 12 2019 00:08:55 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 518035168 EDI: PRA.COM Apr 12 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
 518023575 EDI: PRA.COM Apr 12 2019 03:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 518035243 EDI: PRA.COM Apr 12 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
 POB 41067, Norfolk VA 23541  
 518035869 +E-mail/Text: bncmail@w-legal.com Apr 12 2019 00:10:13 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 517918833 +EDI: RMSC.COM Apr 12 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517917483 +EDI: RMSC.COM Apr 12 2019 03:28:00 Synchrony Bank/ Walmart, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738  
 517917484 +EDI: RMSC.COM Apr 12 2019 03:28:00 Synchrony Bank/Amazon PLCC, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518036903 Ditech Financial LLC. PO Box 6154 Rapid City SD,, 57709-6154

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Apr 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Mark K. Smith on behalf of Debtor Stephen Terwilliger markksmithlaw@aol.com, Romasmith@aol.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6